

04772 U.S. PTO
10/14/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No.: SAFCS121711

22386 U.S.PTO
10/685290
101403

TRANSMITTAL LETTER

Seattle, Washington 98101

October 14, 2003

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) by Express Mail is the incomplete patent application of **Jennifer Victoria Davies**, Kirkland, Washington; **Laura Ann Johnson**, Seattle, Washington; **Kathleen Marie Methven**, Snoqualmie, Washington; **Kaley Donnelly**, Mukilteo, Washington; **Noah Nathaniel Miles**, Bellevue, Washington; **Debora Ann Wilhelm**, Lynnwood, Washington; **Brandon H. Knowles**, Redmond, Washington; **Alissa C. Moeller**, Redmond, Washington; **John Joseph Higley**, Snohomish, Washington; **Douglas Steven Carey**, Kirkland, Washington; **Wendell Tobiason**, Snohomish, Washington; **Charlene E. Hallstaff**, Montrose, Colorado; and **James FerneKeith Besso**, Olympia, Washington, entitled ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE INSURANCE APPLICATIONS.

1. An application consisting of 25 pages of specification, including the claims and the Abstract of the Disclosure, and 16 sheets of drawings is attached.

2. A Combined Declaration and Power of Attorney is **not** attached. Please file this application in the names of the inventors listed above.

3. No fee is enclosed.

4. Please note the accompanying Request and Certification Under 35 U.S.C. § 122(b)(2)(B)(i). I hereby certify that the invention disclosed in this application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. It is requested that the attached application not be published under 35 U.S.C. § 122(b).

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LAW OFFICES OF
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X 5. A filing date in accordance with 37 C.F.R. § 1.10 is requested. The Express Mail Certificate appears below.

Please address all further correspondence to:

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Respectfully submitted,

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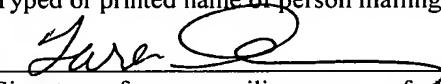


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EXPRESS MAIL CERTIFICATE

Express Mail No.: EV 315830501 US
Date of Deposit: October 14, 2003

I hereby certify that this document and the enclosures listed therein are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Tara Owen
(Typed or printed name of person mailing paper or fee)

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KLM:lpz

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MAIL STOP PATENT
APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SAFCS121711

Title: ONLINE SYSTEM AND METHOD FOR PROCESSING LIFE
INSURANCE APPLICATIONS

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Seattle, Washington 98101

October 14, 2003

TO THE COMMISSIONER FOR PATENTS:

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Dated this 14th day of October, 2003.

Respectfully submitted,

CHRISTENSEN O'CONNOR
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